

ABSTRACT OF THE DISCLOSURE

There is provided an arrangement for a money market note and a term note. The arrangement includes (1) a provision for crediting (a) a collection to (b) principal of the money market note, if the principal of the money market note is not fully credited, and (2) a provision for crediting (a) the collection to (b) principal of the term note, if the principal of the money market note is fully credited.